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ABSTRACT

Ways that private black college undergraduates and other private college students finance their education are compared, based on data for 2,380 student aid recipients at 38 colleges. Historically black college (HBC) students who received aid, compared with non-HBC students: (1) had fewer family resources to assist them; (2) earned less during the summer for college costs; (3) faced large debt burdens; (4) were more likely to reside in states offering relatively small amounts of grant aid to private college students; and (5) received very little in institutional student assistance. Data for 1983-1984 are presented on the distribution of federal aid among full-time dependent aid recipients at private HBCs and at private colleges nationally. The following categories of aid are covered: two types of federal grants; four types of institutional grants; three types of state grants; external grants; three types of federal loans; long-term institutional loans; external loans; federal and state work-study and school assistantships; and student and family contributions. This information is also broken down for students whose parents earn less than $10,000. Information on the research methodology and a list of participating colleges are appended. (SW)

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the impact of federal financial aid policies at private historically black colleges

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access to college:
the impact of federal financial aid policies at private historically black colleges

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Unless the national investment in the education of minority youth is increased, the chance of their reaching their potential will be limited. We all will lose in the process.

—From the conclusion
of *Access to College*

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Executive Summary

While the high school graduation rate for blacks has been increasing over the past decade, the proportion of blacks attending college lags significantly behind the attendance rate of their white counterparts. One possible explanation for this disparity is the difference between the resources that black families have available to fund college expenses and the availability of sufficient grant assistance to bridge the gap between family resources and the cost of attendance.

Historically black colleges in the private sector have struggled to keep their tuitions low so that students from a broad range of socioeconomic backgrounds can attend. These colleges serve a large proportion of students who need assistance in paying for college. In spite of these colleges' relatively low tuition charges, in 1983-84 more than 80 percent of the full-time undergraduates—almost 50,000 students—depended on one or more forms of federal student aid to help meet college costs.

The families' and students' efforts to meet college costs are frustrated because the average family size is large (averaging 4.6 family members), and more than one-third of the federal aid recipients have at least one sibling in college. In 1983-84, the median family income of these aid recipients was $10,733, approximately one-third of the median family income for all families with a child in college.

During the past five years, students attending historically black colleges (HBCs) have increasingly relied on loans to bridge the gap between the declining worth of grant funds and rising costs. Between 1979-80 and 1984-85, the purchasing power of the average Pell grant received by students attending independent HBCs declined 37.3 percent. During the same period, the proportion of student aid recipients dependent on loans expanded from what had been a consistent base of four to five percent to almost half (46 percent).

Researchers do not know the precise reasons for the decline in the proportion of black high school graduates attending colleges during the early 1980s, but this study clearly shows that the "real cost" of attending college increased for those needy students attending the colleges that historically have served a large proportion of America's black youth. Compared with students attending other colleges, student aid recipients attending historically black colleges:

1. Have fewer family resources to assist them.
2. Earn less during the summer to use for educational expenses.
3. Face large debt burdens unprecedented in the history of higher education.
4. Are more likely to reside in states offering relatively small amounts of grant assistance to students attending private colleges.
5. Receive very little in institutional student assistance.

Purpose of This Study

As early as the founding of the Pell Grant program (originally called the Basic Educational Opportunity Grant program) in 1972, policymakers began calling for better and more precise data on how student financial assistance was distributed among students. During the reauthorization of the Higher Education Act in 1976, it became evident that colleges and universities (and the groups that represent them) must provide that information. The National Institute of Independent Colleges and Universities (NIICU) was founded in 1978 and began to address that need.

NIICU developed the first Student Aid Recipient Data Bank (SARD) in 1978-79 to study the distribution of student financial aid among students attending independent colleges and universities. Subsequent data banks have provided information on student aid recipients in the independent sector in 1979-80, 1981-82, and 1983-84. The public sector joined this effort in 1981-82, and the congressionally-chartered National Commission on Student Financial Assistance contracted with NIICU to provide similar data on proprietary schools in 1983. All of these data banks provide national data, but they do not provide data on particular types of colleges within the sectors, such as women's colleges or historically black colleges.

By 1984, cuts in federal student financial assistance seemed to be disproportionately hurting needy students attending colleges with moderate and high tuitions. As a result, the independent colleges enrolling large numbers of students from low-income families appeared to be suffering most from the cuts.

The United Negro College Fund (UNCF), a consortium of forty-three independent, historically black colleges and universities, and NIICU were concerned about the evidence of erosion in the ability of low-income students to attend independent colleges and universities.

Unfortunately, the Student Aid Recipient Data Bank, which previously had provided concrete evidence to analyze changes in student aid policy and funding levels, was not designed to answer questions about the impact of changes in student aid funding on colleges with high concentrations of low-income students. With the moral and financial backing of the Exxon Education Foundation, the Lilly Endowment, and the Ford Foundation, UNCF and NIICU began to create a Student Aid Recipient Data Bank for the historically black independent colleges and universities.

To provide an analysis of student aid trends over time and to provide greater detail and understanding of the backgrounds of students attending independent HBCs, the study also relied on data collected by the United Negro College Fund and published annually for more than twenty years. UNCF's Annual Statistical Report is the most comprehensive data base available on trends at the HBCs.

Thirty-eight colleges and universities participated in the study, producing a data bank with 2,380 student aid records. A full description of the procedures used in the sampling and data collection can be found in Appendix A. Appendix B lists the 38 participating colleges.

Background

There are fifty-seven private, historically black colleges and universities in America today, enrolling more than 62,000 students. Most of these institutions are more than a century old and have long and rich traditions in the black community. Most of today's black professionals received their degrees at historically black colleges. Indeed, blacks who have achieved middle- and upper-class status have been substantially affected by these institutions, either through parents or other close relatives who attended or by their own attendance. When we look at America's black leadership—the Andrew Youngs, the Jesse Jacksons, the Barbara Jordans, the Thurgood Marshalls—we see that virtually all are products of historically black colleges, as was Martin Luther King, Jr.

While the independent HBCs educate students from a broad range of family income backgrounds, including families earning more than $50,000 annually, the primary mission of these colleges throughout their histories has been to elevate disadvantaged youth to productive and creative citizenship. Most of their students come from low-income families. Most are the first in their families to attend college, although in recent years significantly larger numbers of second and third generation children of alumni are attending these colleges. Many of the students, because of financial circumstances, geographical location, or inadequate high school preparation, would not have attended college at all if not for the existence of these institutions.

"...the primary mission of these colleges throughout their histories has been to elevate disadvantaged youth to productive and creative citizenship."

Introduction: The Problem of Access

Few colleges assume as their primary mission the educating of low-income students. Yet providing access to education to break the poverty cycle is a national necessity. Historically black colleges do the job of educating students who otherwise might not have the opportunity to attend college.

Recent studies of black student progress discovered that students in black colleges show greater intellectual and academic growth than their black counterparts in predominantly white colleges.[1] The attention, acceptance, and friendship extended to students in college play a critical role in promoting intellectual growth. Other studies show that potential, as measured by standardized tests, is maximized for students in predominantly black colleges.[2] In these schools, black students gain skills and confidence that assist their integration into society.

To assure student access to these institutions and in recognition of the low-income backgrounds of their students, private historically black colleges have kept their tuitions at approximately two-thirds of the national average for private colleges. While tuition charges remain low, the *actual* cost of educating each student remains as high as at other schools. In fact, most historically black colleges give special attention and services to students whose college preparation is weak. When taking into account the added cost these colleges assume for remedial courses, academic counseling, tutoring, and special testing, the average cost for educating students attending HBCs often is greater than for other students.

In addition, historically black colleges are unable to fall back on sizeable endowments to compensate for their lower tuitions. The average endowment per student at private HBCs is less than half the average for private colleges nationally.

During the past five years, with student aid programs failing to keep pace with inflation, it has become increasingly difficult for low-income and minority students to attend independent colleges. Between 1979-80 and 1984-85, students attending independent HBCs faced a decline of 37.3 percent in the purchasing power of Pell Grants, the largest federal grant program. The value of the second largest grant program, the Supplemental Educational Opportunity Grant (SEOG), declined 30.4 percent relative to inflation during the same period.

The problem of access to college is a growing national concern. For example, the high school graduation rates for minorities still lag behind those of their white counterparts in spite of recent improvements. As late as 1980, less than 20 percent of the white 18-to-24-year-old population were high school dropouts, compared with almost 30 percent of blacks. Moreover, the growing proportion of minorities and low-income persons in the college-age population increases the urgency of assuring higher education opportunities. Unless present trends are reversed, we will be a significantly less educated society by the year 2000 than we are now.

This study focuses on full-time undergraduates who attend independent historically black colleges. Emphasis is given to those students whose annual family income is less than $10,000.

Profile of Aid Recipients

Percentage Receiving aid

During 1983-84, four of every five undergraduate students (80.4 percent) attending independent HBCs received one or more forms of federal student assistance: either grants, loans, or work opportunities. At independent colleges nationally, 59.5 percent of undergraduates received federal student aid.

The great majority of aid recipients at independent HBCs attended college on a full-time basis. In fact, more than 98 percent of the 46,792 undergraduate aid recipients were full-time students.

More than four out of five (83.8 percent) *full-time* undergraduate students attending private HBCs received federal financial assistance, compared with seventy percent of full-time private college undergraduates nationally. One in five (20.9 percent) part-time undergraduates at private HBCs received federal aid, compared with one-tenth (9.8 percent) at private colleges nationally. (See Tables 1 and 2.)

Of those students at private HBCs who receive financial aid, three-fourths are dependent on their parents to meet some portion of their college expenses, while one-fourth of aid recipients are classified as independent. The average family size is 4.6 and more than one-third (35 percent) of the federal aid recipients attending private HBCs have at least one sibling attending college.

Family Income

Because three-fourths of all federal aid recipients attending private HBCs are full-time undergraduates who are dependent on their parents, the remainder of this study will focus on these students. Their average family income is $12,950, or 56 percent of the $23,293 family income of dependent aid recipients in private colleges nationally. But the typical or

TABLE 1

DISTRIBUTION OF FEDERAL AID RECIPIENTS BY REGISTRATION LEVEL AND DEPENDENCY STATUS AT INDEPENDENT HISTORICALLY BLACK COLLEGES AND UNIVERSITIES, 1983-84

			Federal Recipients	Percentage
Undergraduates	Full-Time		46,132	95.7%
		Dependent	35,542	73.7
		Independent	10,950	22.0
	Part-Time		660	1.4
		Dependent	295	0.6
		Independent	365	0.8
	Total		46,792	97.1
Graduate Students	Full-Time		1,398	2.9
		Dependent	543	1.1
		Independent	855	1.8
	Part-Time		15	0.0
		Dependent	0	0.0
		Independent	15	0.0
	Total		1,413	2.9
Grand Total			48,205	100.0%

Source: UNCF/NIICU Student Aid Recipient Data Bank.

TABLE 2

ENROLLMENT AND FEDERAL AID RECIPIENTS AT INDEPENDENT HISTORICALLY BLACK COLLEGES AND UNIVERSITIES, 1983-84

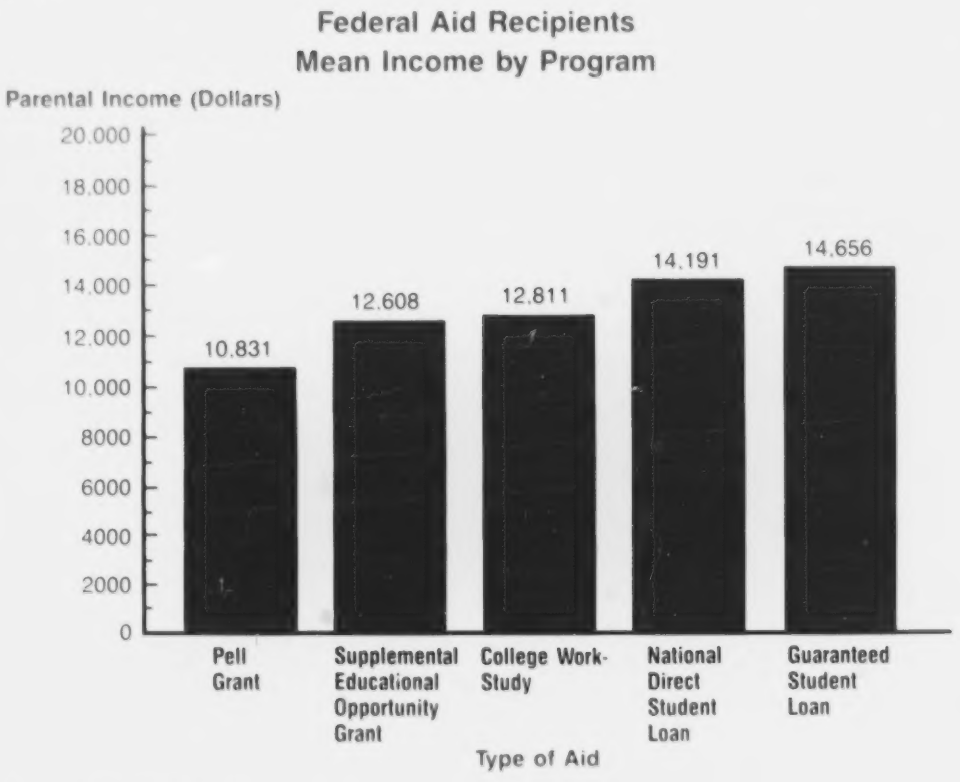
		All	Federal Recipients	Percentage
Undergraduates	Full-Time	55,070	46,132	83.8%
	Part-Time	3,155	660	20.9
	Total	58,225	46,792	80.4
Graduates	Full-Time	4,609	1,398	30.3
	Part-Time	2,660	15	0.6
	Total	7,269	1,413	19.4
Grand Total		67,122*	48,205	71.8%

*Includes unclassified not shown above

Source: Enrollment data from the Center for Education Statistics, U.S. Department of Education. Recipient data from the UNCF/NIICU Student Aid Recipient Data Bank.

"The average family income for private HBC aid recipients is $12,950, or 56 percent of the $23,293 average for aid recipients at private colleges nationally."

CHART 1



Source: UNCF/NIICU Student Aid Recipient Data Bank

median income of these families is only $10,733.

The average family income of federal aid recipients by type of program further indicates the limited resources available to families of private HBC students. Pell Grant recipients constitute the largest share of federal aid recipients at private HBCs, with almost nine out of ten (87.5 percent) receiving Pell Grants. Their average family income was $10,831. The average family income for SEOG recipients was $12,608 and for College Work-Study (CWS) students, $12,811. For students receiving loans, family income for Guaranteed Student Loan (GSL) recipients averaged $14,656 and for National Direct Student Loans (NDSL) recipients, $14,191. As Chart 1 indicates, participants in the Pell and SEOG programs have lower average parental incomes than in either College Work-Study or the loan programs (NDSL or GSL). This shows that the distribution of student aid at private HBCs makes sense—the most needy get more grants and the less needy have more loans.

Student Aspirations

Despite these financial limitations, students at private HBCs are highly motivated. More than three-fourths (77.6 percent) aspire to earn graduate or professional degrees, compared with approximately half (53.6 percent) of all college freshmen nationally. Almost one-third (30.7 percent) of private HBC freshmen are ranked in the upper fifth of their high school class and three-fourths (75.6 percent) work part-time while in college. Careers attracting the strongest interest among freshmen entering private HBCs in 1985 are business (24.1 percent), engineering (13.5 percent), medicine (9.1 percent), computer programming (8.3 percent), and law (8.3 percent).[3]

Family Education Levels

While the students aspire to graduate and professional study, they are twice as likely as their peers at private colleges nationally to have parents who did not complete grammar school or high school. More than one-fifth (21.3 percent) of private HBC freshmen have fathers who never graduated from high school, compared with roughly one-tenth of freshmen at private colleges nationally. Fourteen percent of private HBC freshmen have mothers who did not complete high school, compared to eight percent nationally.[4]

Summary

This study of the impact of federal financial aid policies focuses attention on a group of students with high aspirations and very limited resources. Even though students fitting this description are scattered throughout postsecondary education, they are concentrated in historically black independent colleges and universities.

Like other students who depend on student financial aid to attend college, these students pay for their college expenses by combining one or more forms of grants, loans, and work income with contributions from themselves and their parents. Table 3 shows the importance of these and other parts of student aid packages. For each type of aid the average amount listed is the average amount for all recipients of this particular type of aid, and the percentage of costs covered is the average percentage for all recipients of that particular form of aid.

TABLE 3

DISTRIBUTION OF
FULL-TIME UNDERGRADUATE DEPENDENT FEDERAL AID
AND UNIVERSITIES, AND AT PRIVATE COLLEGES

Type of Aid or Resource	Average Amount		Percentage Receiving This Form of Aid		Percentage of Costs Covered	
	Private Black Colleges	Private Colleges Nationally	Private Black Colleges	Private Colleges Nationally	Private Black Colleges	Private Colleges Nationally
GRANTS						
Federal						
Pell	$1,483	$1,181	87.8%	43.6%	24.8%	13.5%
SEOG	832	833	53.5	23.2	13.9	9.5
Other	1,232	1,366	0.8	0.3	20.6	15.6
Institutional						
Need-Based	1,434	1,882	12.3	47.9	24.0	21.5
Merit-Based	997	1,287	6.1	16.5	16.7	14.7
Remissions	1,421	3,069	1.4	0.8	23.8	35.0
Fellowships	2,300	844	0.0	0.2	38.5	9.6
State						
Need-Based (SSIG)	954	1,543	23.9	41.5	16.0	17.6
Entitlement	732	1,047	18.8	6.0	12.3	11.9
Merit-Based	526	608	0.7	4.0	8.8	6.9
External						
Grants	945	1,073	9.6	9.3	15.8	12.2
Total Grants	12,631	3,183	96.9	87.6	44.1	36.3
SELF-HELP						
LOANS						
Federal						
GSL	2,015	2,262	38.7	74.1	33.8	25.8
NDSL	797	1,008	18.1	29.1	13.4	11.5
ALAS	0.0	2,111	0.0	0.2	0.0	24.1
Other	464	1,154	0.4	0.6	7.8	13.2
Institutional						
Long-Term	1,096	972	3.0	2.5	18.4	11.1
External						
Loans	1,712	1,323	0.6	0.3	28.7	15.1
Total Loans	1,807	2,345	53.9	85.4	30.3	26.8

FINANCIAL AID AMONG RECIPIENTS AT PRIVATE HISTORICALLY BLACK COLLEGES AND UNIVERSITIES NATIONALLY, 1983-1984

Type of Aid or Resource	Average Amount		Percentage Receiving This Form of Aid		Percentage of Costs Covered	
	Private Black Colleges	Private Colleges Nationally	Private Black Colleges	Private Colleges Nationally	Private Black Colleges	Private Colleges Nationally
WORK						
Federal CWS	$1,044	$1,138	57.9%	38.3%	17.5%	13.0%
Institutional						
Assistantship	0.0	2,460	0.0	0.2	0.0	28.1
Work-Study	1,065	1,338	2.5	10.6	17.8	15.3
State						
Work-Study	302	–	0.1	–	5.1	–
Total Work	1,090	1,254	59.8	48.6	18.3	14.3
CONTRIBUTIONS						
From Student	548	1,117	96.3	93.3	9.2	12.7
From Family	338	1,894	89.2	88.7	5.7	21.6
Total Contributions	859	2,892	96.7	94.1	14.4	33.0
Total Self-Help	2,460	5,343	99.8	99.9	41.2	61.0
OTHER AID						
Federal	1,525	1,864	3.2	2.1	25.5	21.3
Institutional	1,119	1,158	4.9	6.2	18.7	13.2
State	771	1,324	7.5	1.4	12.9	15.1
Total Other Aid	1,004	1,171	10.1	10.6	16.8	13.4
BALANCES						
Total Expenses	$5,971	$8,766	100.0%	100.0%	100.0%	100.0%
Total Resources	5,100	8,160	100.0	100.0	85.4	93.1
Remaining Need	–871	–606	100.0	100.0	–14.6	–6.9

Source: UNCF/NIICU Student Aid Recipient Data Bank

Role of the Family

Given the low average family income levels of HBC aid recipients, it is not surprising to find that many of their families live at or below federal poverty levels. According to the Bureau of Labor Statistics, a $9,862 income for a family of four constituted federally recognized poverty in 1982, the tax year for 1983-84 student financial aid data. Forty-two percent of all federal aid recipients attending private HBCs in 1983-84 came from families living below the poverty level.

Because of the low incomes of aid recipient families, the expected parental contribution (EPC) toward college costs is low. The EPC is an index that tells colleges and lending institutions how much parents can be expected to contribute to education. The expected parental contribution depends on a formula based on the parents' income and assets. If a student qualifies for aid, the EPC is the same whether a student attends a high-priced private university or a low-priced public college. Often, the calculated EPC is considerably higher than the family itself thinks it can afford to pay.

At private colleges nationally, the average expected parental contribution for federal aid recipients is $1,894, almost six times the $338 average for private HBC aid recipients. Table 4 shows the level of parental contribution by income categories.

For families with annual incomes of less than $10,000, the average parental contribution for private HBC aid recipients is $34, less than one-tenth the $447 average for private college undergraduate aid recipients nationally from the same income category. A possible explanation is that private HBC aid recipients from the under-$10,000 income range were more likely to have siblings in college than their national counterparts, and were more likely to come from the lower end of the under-$10,000 income range. Almost 30 percent of federal aid recipients attending private black colleges come from families with incomes of less than $6,000, compared with ten percent of recipients at private colleges nationally (see Chart 2). In addition, families of students attending private HBCs are less likely than their counterparts nationally to have assets (home equity, small businesses, farms, etc.).

Student contributions nationally for all aid recipients averaged $1,117, more than twice the $548 average for private HBC students. Since student contributions primarily come from summer earnings, the high unemployment rate among black youth could possibly explain this difference.

Among all aid recipients attending private HBCs, the share of college expenses paid directly by students' and their parents' contributions was 14 percent in 1983-84, compared with 33 percent for aid recipients attending independent colleges nationally. In actual dollar terms, private HBC aid recipients and their families paid an average of $859 in 1983-84, compared to $2,892 for private college undergraduate aid recipients nationally.

Much of this difference in the amount that families (students and their parents) pay is because of the parents' low income. In 1983-84, the proportion of total student expenses covered by parental contributions was only six percent for aid recipients attending private HBCs, while parents of private college aid recipients nationally contributed more than one-fifth (21.6 percent) of their children's costs ($338 at HBCs as compared with $1,894 at all independent colleges).

TABLE 4

FAMILY CONTRIBUTIONS*
1983-84

Family Income	Parental Contribution	Student Self-Help	Total Family Contribution**
Less than $10,000	$ 34	$501	$ 531
$10,000 – $20,000	153	579	715
$20,000 – $30,000	753	526	1,224
$30,000 – $40,000	1,982	866	2,695
$40,000 – $50,000	2,213	554	2,767
Greater than $50,000	3,639	627	3,127
All incomes combined	$ 338	$548	$ 859

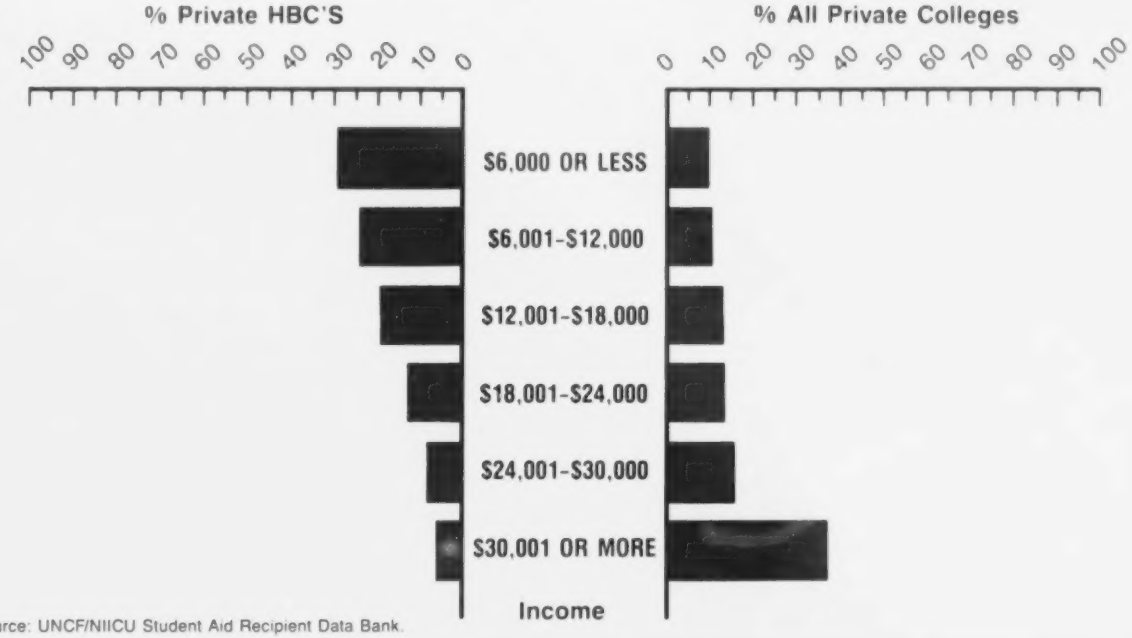
*Includes data for all full-time undergraduate dependent federal aid recipients attending independent HBCs.

**The parental contribution and student self-help do not add up to the total family contribution, because each figure represents an average for recipients of this type of support.

Source: UNCF/NIICU Student Aid Recipient Data Bank

CHART 2

Distribution of Federal Aid Recipients by Income Category



Source: UNCF/NIICU Student Aid Recipient Data Bank.

Trends for Students from Families with Incomes Less Than $10,000

In 1983-84, nearly 14,000 full-time undergraduate federal aid recipients attending historically black private colleges and universities came from families with adjusted gross incomes of less than $10,000. This represents approximately ten percent of the 145,000 federal aid recipients in this income category nationally who attend independent colleges and universities. Student aid recipients from families earning less than $10,000 comprise almost 40 percent of all full-time undergraduate aid recipients at private HBCs, compared with 17 percent of aid recipients at private colleges nationally.

To highlight the impact of student aid policies on low-income students and the disproportionate impact of changes in funding levels on historically black colleges, this portion of the report will present findings of the UNCF/NIICU student aid recipient data bank for students with family incomes of less than $10,000 per year. This group represents almost two of every five full-time undergraduate students attending historically black independent colleges and universities.

Tables 5 and 6 present the importance of the various types of student financial aid that are packaged together for students attending these colleges. The average award is listed for recipients of each type of aid. The resources are discussed below both by type (grants, loans, and work) and by source (federal, state, and institutional aid).

Types of Support

Grants

As might be expected, low-income students depend more on grant aid than on other forms of assistance. In 1983-84, 99 percent of private HBC federal aid recipients from families earning less than $10,000 per year who attended private HBCs received one or more forms of grant aid. They used these awards to cover about half (50.7 percent) of recipients' costs, roughly the same percentage of costs covered for students with similar family incomes at private colleges nationally. Grants totaled $2,949 for the lowest-income aid recipients at private HBCs in 1983-84, or 71 percent of the $4,129 average for the lowest income students at private colleges nationally.

Institutional Grants

Nationally, recent increases in grant awards are the result of grants made by the institution, not by the federal or state governments. Between 1981-82 and 1983-84, average institutional merit-based awards increased by more than 40 percent and average institutional need-based awards increased by nearly 50 percent.

In 1983-84, 41 percent of the lowest-income aid recipients at private colleges nationally received need-based institutional grants, averaging $1,981 and accounting for 24 percent of their colleges costs. At private black

"...students from the lowest income families are just as dependent on loans to attend college as are other aid recipients."

colleges, only 11 percent of aid recipients received need-based grants directly from their institutions. These grants averaged $1,112, (approximately half of the average at private colleges nationally) and accounted for only 17 percent of college costs.

In 1983-84, 16 percent of the lowest income aid recipients at private colleges nationally received merit-based institutional grants averaging $1,432 and comprising 18 percent of college costs. At private black colleges, only 6 percent of their lowest income aid recipients received merit-based grants directly from their institutions. These grants averaged $894, (62 percent of the average at private colleges nationally) and accounted for 15 percent of college costs.

Pell Grants

Pell Grants played a larger role in meeting colleges costs for private HBC recipients than for all aid recipients attending private colleges. At private HBCs, Pell Grants were awarded to 98 percent of the lowest income aid recipients and constituted 30 percent of college costs. For the lowest income aid recipients at private colleges nationally, 86 percent of the recipients received Pell Grants and these grants constituted 19 percent of college costs.

Supplemental Educational Opportunity Grants

As with Pell Grants, SEOG awards reached a larger percentage of the lowest income private HBC students (56.0 percent) than independent college students nationally (26.6 percent), and covered a larger percentage of their college costs (13.2 percent versus 10.0 percent).

Loans

The lowest income aid recipients at private HBCs also relied heavily on loans. Aid recipients at private HBCs were less likely to take out loans than their counterparts nationally, and when debt was incurred the average size of the loan was smaller for private HBC students. This can be explained by the comparatively lower tuitions at private HBCs and the proportionately greater unmet need of their students. For the lowest income aid recipients at private HBCs, 48 percent took out loans to attend college in 1983-84, compared with 71 percent at private colleges nationally. For students receiving loans, the average loan accounted for 29 percent of all college costs for the lowest income students at private HBCs, roughly equivalent to the 28 percent of college costs covered by loans to the lowest income recipients nationally. Average loan size was 35 percent larger for aid recipients nationally, or $2,306 versus $1,712 for private HBC recipients.

Guaranteed Student Loans

Fifty-nine percent of all aid recipients attending independent colleges nationally from the under $10,000 family income range received GSLs, the most popular type of student loan, compared with 35 percent of students from the same income background at independent HBCs. Even though a smaller percentage of students at private HBCs received GSLs, these loans covered a larger percentage of costs (32 percent for HBC recipients versus 28 percent nationally). The $1,882 average GSL for the lowest income HBC students is approximately 83 percent of the $2,269

TABLE 5

DISTRIBUTION OF
FULL-TIME UNDERGRDUATE DEPENDENT FEDERAL AID
AND UNIVERSITIES, AND AT PRIVATE COLLEGES

PARENTAL INCOME LESS THAN $10,000

Type of Aid or Resource	Average Amount		Percentage Receiving This Form of Aid		Percentage of Costs Covered	
	Private Black Colleges	Private Colleges Nationally	Private Black Colleges	Private Colleges Nationally	Private Black Colleges	Private Colleges Nationally
GRANTS						
Federal						
Pell	$1,745	$1,596	97.8%	86.2%	30.0%	19.5%
SEOG	769	817	56.0	26.6	13.2	10.0
Other	1,353	0	1.3	0.0	23.3	0.0
Institutional						
Need-Based	1,112	1,981	11.0	41.0	19.1	24.2
Merit-Based	894	1,432	6.4	16.5	15.4	17.5
Remissions	1,696	1,807	0.4	0.4	29.2	22.1
Fellowships	2,300	200	0.1	0.3	39.5	2.4
State						
Need Based (SSIG)	1,112	1,750	26.8	57.0	17.4	21.4
Entitlement	735	1,114	20.1	6.6	12.6	13.6
Merit-Based	409	977	0.6	4.1	7.0	11.9
External						
Grants	1,122	1,021	7.3	9.8	19.3	12.5
Total Grants	2,949	4,129	99.3	97.3	50.7	50.5
SELF-HELP						
LOANS						
Federal						
GSL	1,882	2,269	35.5	59.0	32.4	27.7
NDSL	787	932	15.9	28.0	13.5	11.4
ALAS	0	1,187	0.0	0.5	0.0	14.5
Other	500	500	0.4	0.2	8.6	6.1
Institutional						
Long-Term	933	964	1.2	1.8	16.0	11.8
External						
Loans	1,901	1,058	0.6	0.3	32.7	12.9
Total Loans	1,712	2,306	47.7	71.0	29.4	28.2

FINANCIAL AID AMONG RECIPIENTS AT PRIVATE HISTORICALLY BLACK COLLEGES AND UNIVERSITIES NATIONALLY, 1983-1984

PARENTAL INCOME LESS THAN $10,000

Type of Aid or Resource	Average Amount		Percentage Receiving This Form of Aid		Percentage of Costs Covered	
	Private Black Colleges	Private Colleges Nationally	Private Black Colleges	Private Colleges Nationally	Private Black Colleges	Private Colleges Nationally
WORK						
Federal CWS	$1,026	$1,004	58.5%	38.7%	17.6%	12.3%
Institutional						
Assistantships	0	675	0.0	0.2	0.0	8.3
Work-Study	1,155	1,304	1.7	6.9	19.9	15.9
State						
Work-Study	0	0	0.0	0.0	0.0	0.0
Total Work	1,054	1,132	61.0	44.7	18.1	13.8
CONTRIBUTIONS						
From Student	501	1,022	95.7	96.9	8.6	12.5
From Family	34	447	89.5	89.2	0.6	5.5
Total Contributions	531	1,433	96.0	96.9	9.1	17.5
Total Self-Help	1,979	3,545	99.5	99.7	34.0	43.3
OTHER AID						
Federal	1,864	1,240	2.1	4.8	21.3	15.2
Institutional	1,158	988	6.2	6.0	13.2	12.1
State	1,324	1,402	1.4	2.9	15.1	17.1
Total Other Aid	1,171	1,131	10.6	11.3	13.4	13.8
BALANCES						
Total Expenses	$5,818	$8,184	100.0%	100.0%	100.0%	100.0%
Total Resources	5,017	7,597	100.0	100.0	86.2	92.8
Remaining Need	(801)	(587)	100.0	100.0	(13.8)	(7.2)

Source: UNCF/NIICU Student Aid Recipient Data Bank

average for all independent college aid recipients.

In spite of the fact that a smaller proportion of low-income students received GSLs at independent HBCs, the very rapid growth in debt burden among students attending independent HBCs could predict future problems. The percentage of students taking GSLs to pay the cost of attending independent HBCs remained less than five percent throughout the 1970s. The proportion depending on loans doubled between 1979-80 and 1980-81, and doubled again the following year. The level of participation in the GSL program continued to increase, and by 1984-85 almost half of all aid recipients attending independent HBCs depended on a GSL to pay at least a portion of their costs. (Further details presented on pages 26 and 27, and in Table 8.)

Within private HBCs, students from the lowest income backgrounds were just as dependent on GSLs as were other aid recipients—36 percent of the aid recipients from families earning less than $10,000 annually took out loans in 1983-84, compared with 38 percent of other aid recipients. In other words, students from the lowest income families are just as likely to depend on loans to attend college as are other aid recipients. These data tell how students who *do* attend college pay for their expenses. They do not reveal the number of students who would like to attend but do not apply, or apply and do not enroll, or enroll and soon drop out, faced with mounting debt burden.

Work

More than three out of every five of the lowest income aid recipients at private HBCs worked during the academic year to contribute to paying for their college expenses. They were more likely than their counterparts attending private colleges nationally to work during the academic year as part of their aid packages (61 percent of private HBC aid recipients compared with 45 percent nationally). Income from work paid for about 18 percent of these HBC recipients' college costs, while paying 14 percent of costs for the lowest income students who attended private colleges nationally. In dollar terms, income from work during the academic year averaged approximately the same for aid recipients attending both private HBCs and other private colleges or universities.

Federal Work-Study

Students attending private HBCs showed greater dependence on federal work-study assistance than their counterparts nationally. Fifty-nine percent of HBC aid recipients received this assistance compared with 39 percent nationally, and 18 percent of college costs were met by CWS income, compared with 12 percent for independent college aid recipients nationally.

Institutional Work-Study

Nationally, the major increase in work aid, as with grant aid, came directly from the institutions. Even though only a small proportion of students received institutionally funded work-study, the average award for the lowest income independent college students nationally more than doubled between 1981-82 and 1983-84, and the proportion of students participating in this program increased as well, from four percent in 1981-82 to seven percent in 1983-84. For the lowest income aid recipients at private HBCs, only two percent received institutional work-study funds in 1983-84.

Self-Help

Viewed together with other forms of "self-help," the value of work income to a student's aid package is more evident. "Self-help" consists of funds received from loans, work-study, and contributions toward college costs from the student and from family. Total self-help for low-income students at private HBCs averaged $1,979 and covered 34 percent of college costs. At private colleges nationally, total self-help for low-income students averaged $3,545 and covered 43 percent of costs.

Sources of Aid

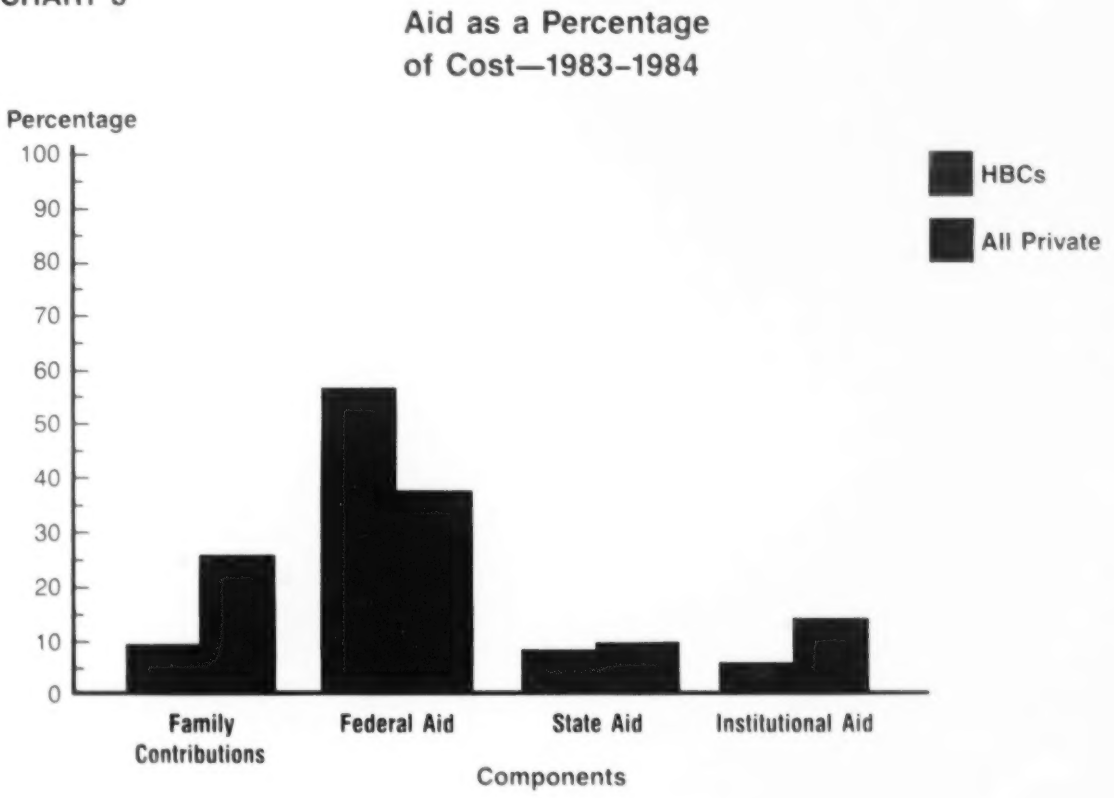
From a student's perspective, the *type* of student financial aid available is extremely important. Grants do not have to be repaid, and

are awarded without a requisite work obligation. Loans, on the other hand, require a student to "bet" on his or her future income, and College Work-Study awards can cost a student hours away from time previously allocated to study.

From the institutions' perspective, it also is important to examine the *source* of student aid financing. Almost all student financial aid comes from the federal or state governments or from the institution itself. The relative stability of student financial aid funding levels and the possibility of changes in eligibility requirements for student aid programs generally are dependent on the source of the funding. For example, the growth in student aid funding has recently come from the state or from the institutions rather than from the federal government.

Chart 3 reveals that private HBC aid recipients at all income levels meet a larger percentage of their college costs through federal aid than their counterparts at all private colleges nationally. State aid meets ap-

■ CHART 3



Source: UNCF/NIICU Student Aid Recipient Data Bank

proximately the same percentage of costs at both private HBCs and private colleges nationally, and institutional aid and family contributions meet a significantly smaller percentage of costs for private HBC aid recipients.

What follows is an examination of the roles of federal, state, and institutional aid. Finally, this section ends with findings about the "remaining need" facing these students after all contributions and aid are considered.

Federal Aid

Federal aid plays a very significant role in financing undergraduate education for the lowest-income students at private HBCs. Pell Grants account for 30 percent of all college costs, compared with 20 percent at private colleges nationally; SEOG covers 13 percent, compared with 10 percent nationally; federal work-study covers 18 percent of HBC recipient costs while offsetting 12 percent of costs nationally; and GSLs, while reaching a smaller percentage of private HBC students, cover a larger share of their costs, 33 percent versus 28 percent nationally. In total, federal aid accounts for 62 percent of all private HBC aid recipients' costs, compared with 48 percent of costs for all private college aid recipients (see Table 6).

Chart 4 reveals the participation at all income levels of private HBC aid recipients in

TABLE 6

SUMMARY OF AID AND RESOURCES BY TYPE AND SOURCE, 1983-84
FULL-TIME UNDERGRADUATE DEPENDENT FEDERAL AID RECIPIENTS

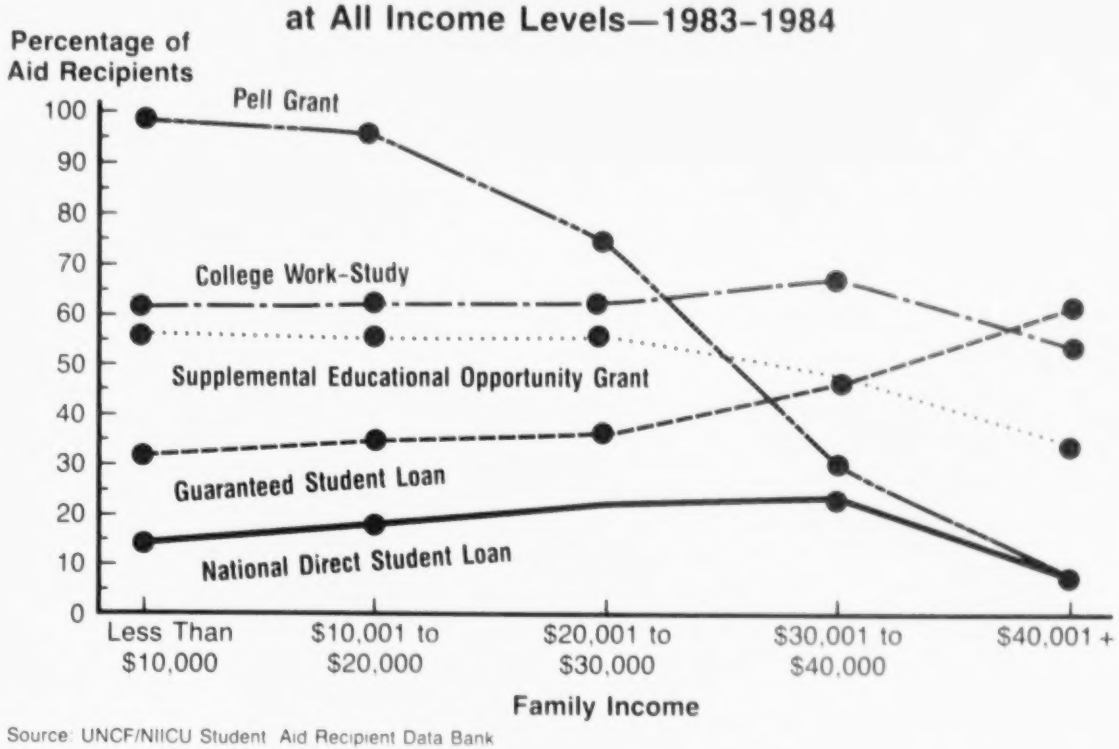
PARENTAL INCOME LESS THAN $10,000

	Average Amount		Percentage Receiving This Form of Aid		Percentage of Cost Covered	
	Private Black Colleges	Private Colleges Nationally	Private Black Colleges	Private Colleges Nationally	Private Black Colleges	Private Colleges Nationally
Total by Type						
Grants	$2,949	$4,129	99.3	97.3	50.7	54.4
Loans	1,712	2,306	47.7	71.1	29.4	30.4
Work	1,054	1,132	61.0	44.7	18.1	14.9
Contributions	531	1,433	96.0	96.9	9.1	18.9
Total by Source						
Federal	3,623	3,677	100.0	100.0	62.3	48.4
Institutional	1,127	2,018	24.6	60.5	19.4	26.6
State	1,164	1,877	44.0	62.9	20.0	24.7
Student/Family	531	1,433	96.0	96.9	9.1	18.9
External	1,179	1,131	7.9	11.3	20.3	14.9

Source: UNCF/NIICU Student Aid Recipient Data Bank

■ CHART 4

Participation in Federal Student Aid Programs for Private HBC Aid Recipients at All Income Levels—1983-1984



Source: UNCF/NIICU Student Aid Recipient Data Bank

federal student aid programs. Although the Pell Grant is the most important source of aid for families with incomes below $30,000, a dramatic drop in Pell participation begins when family income reaches the $20,000 level.

College Work-Study (CWS) and the Supplemental Educational Opportunity Grant (SEOG) are the second and third most utilized federal student aid programs. Work-Study funds are used by approximately 60 percent of the aid recipients in each income category, making CWS a standard part of aid packages.

With SEOG support, there is a decline in participation at about the $30,000 parental income level. At all private colleges, the SEOG, Pell and CWS lines would be lower as a smaller percentage of aid recipients receive these awards at each income level.

With Guaranteed Student Loans, the lowest income students are about as likely to receive a GSL as aid recipients in the $20,000-$30,000 income range. This raises questions about the balance between loans and grants. Should a student from the lowest family income background be just as dependent on loans as middle-income aid recipients?

State Aid

Need-based state financial aid programs, including State Student Incentive Grants (SSIG), play a less significant role on private HBC campuses than do these programs at other

private colleges. Almost three out of five (57 percent) low-income students at private colleges nationally receive state grants, accounting for 21 percent of college costs. At private HBCs, only one-fourth (26.8 percent) of these students receive SSIG support, accounting for 17 percent of total college costs. SSIG awards averaged $1,750 at private colleges nationally, or 57 percent more than the $1,112 average SSIG award for low-income students at private HBCs.

Interestingly, non-need-based state aid is almost as readily available as need-based grants in states where HBCs are located. Twenty percent of the lowest income students attending HBCs receive state *entitlement* grants, compared with one-quarter receiving need-based state grants. At private colleges nationally, only 7 percent of the lowest income aid recipients receive state entitlement grants. Consequently, private HBCs, serving students with great financial need, are much more likely to be located in states where financial need is irrelevant to the distribution of a large proportion of student aid dollars.

The states in which HBCs are located often do not appropriate substantial budgets to support private higher education. On average, states award 55 percent of their financial aid dollars to students attending private colleges; states in which HBCs are located award 43 percent.

Institutional Aid

One-fourth of the lowest-income aid recipients at private HBCs receive some form of institutionally funded student aid. A larger portion, six out of ten, of the lowest income aid recipients attending independent colleges nationally receive some form of institutional financial aid.

Approximately one-quarter (24.1 percent) of all institutional aid awarded by historically black independent colleges was distributed on the basis of need, with the remainder awarded on the basis of merit. Nationally, for private college aid recipients, the percentages were reversed: 74 percent of institutional student aid was need-based and 26 percent was based on merit.

Remaining Need

Remaining need is the amount of money by which the students' resources are less than the costs of attending college. For low-income students at private HBCs, the average remaining need was $801, or 14 percent of total college costs. For students in the under $10,000 family income range at private colleges nationally, the average unmet need was $587, or 7 percent of total college costs.

"Private HBCs, serving students with great financial need, are more likely to be located in states where financial need is irrelevant to the distribution of a large proportion of student aid dollars."

Shifts in Student Aid, 1979-1980 and 1984-1985

Academic year 1979-80 represents the peak of federal grant aid to students attending private colleges and universities. Since that time, the availability of federal grant funds has diminished steadily, and the relationship between grant and loan funds, especially for low-income students, has shifted dramatically.

According to statistics compiled by the United Negro College Fund, federal grants (Pell and SEOG) constituted 53 percent of all financial aid to UNCF students in 1979-80, and dropped to only 37 percent in 1984-85. Conversely, federally insured student loans (GSL and NDSL) increased from eight percent of total student financial assistance to UNCF students in 1979-80 to 30 percent in 1984-85. (See Table 7.)

TABLE 7

TOTAL VOLUME OF FINANCIAL AID AWARDS AS A PERCENTAGE OF FINANCIAL ASSISTANCE

UNCF INSTITUTIONS
1979-80 AND 1984-85
(IN MILLIONS OF DOLLARS)

Type of Aid	1979-80 Total Award	1979-80 Pct.	1984-85 Total Award	1984-85 Pct.	Pct. Change
Pell Grant	$45.8	42.2%	$41.2	27.6%	– 10.1%
SEOG	11.8	10.9	13.8	9.2	– 16.7
CWS	18.4	16.9	16.9	11.3	– 8.1
GSL	4.1	3.8	39.3	26.3	+849.0
NDSL	5.1	4.7	5.2	3.5	+ 1.4
State Scholarships	9.7	8.9	15.4	10.3	+ 59.2
Inst'l Scholarships	9.4	8.6	13.1	8.9	+ 71.0
Other Scholarships	3.2	2.9	3.9	2.6	+ 20.5
Vet. Benefits	1.1	1.0	0.5	0.4	– 51.2

Source: *UNCF Statistical Report, 1981 and 1986*

TABLE 8

STUDENT AID AT UNCF COLLEGES: AVERAGE AWARDS AND PERCENTAGE OF RECIPIENTS, 1979-80 THRU 1984-85

	PELL		SEOG		GSL		CWS		State		Institutional	
	Average Award	% of Students	Average Award	% of Students	Average Award	% of Students	Average Award	% of Students	Average Award	% of Students	Average Award	% of Students
1979-80	$1,424	72%	$707	37%	$1,773	5%	$892	46%	$713	30%	$1,096	19%
1980-81	1,409	73	716	38	1,717	10	937	44	727	35	1,403	17
1981-82	1,275	75	754	39	2,131	22	893	44	844	37	1,165	23
1982-83	1,386	66	801	37	2,298	26	936	43	887	34	1,287	19
1983-84	1,400	67	771	39	2,032	37	948	43	863	37	1,521	18
1984-85	1,461	65	827	38	1,977	46	953	41	897	39	1,487	20

Source: *UNCF Statistical Report*, 1981 thru 1986.

Pell Grants

Almost three-fourths (72 percent) of all UNCF students received Pell Grants in 1979-80, while fewer than two-thirds (65 percent) were awarded such grants in 1984-85. Table 8 shows the percentage of students attending historically black independent colleges who received Pell grants and other forms of student aid in 1979-80 through 1984-85. The average award and the percentage of students receiving each award are shown for students receiving each type of aid. (Table 8 presents data on all students attending UNCF colleges. Prior tables emphasize data for full-time undergraduates who depend on parents for support.)

In addition to reaching a smaller percentage of students, the average Pell Grant increased only three percent between 1979-80 and 1984-85. Pell Grants were unable to keep pace with inflation as tuitions at private black colleges rose 63 percent during this period.

Supplemental Educational Opportunity Grants

The proportion of UNCF students receiving SEOG awards remained constant between 1979-80 and 1984-85, 37 percent in 1984-85 and 38 percent in 1984-85, with no more than a one or two percent change in the intervening years. While tuitions increased 63 percent, the average SEOG grant rose 17 percent from $707 to $827.

Guaranteed Student Loans

Guaranteed Student Loan (GSL) participation rose dramatically from five percent of all UNCF students in 1979-80 to 46 percent in 1984-85. Total GSL volume rose almost tenfold, from $4,139,201 in 1979-80 to $39,286,414 in 1984-85. In comparison, total Pell Grant volume dropped 11 percent from $45,808,892 to $41,200,289. Guaranteed Student Loans are now the second largest source of financial

assistance at UNCF institutions, representing almost as much aid as Pell Grants. In 1979-80, GSLs were the seventh largest source of student financial support, behind Pell, Work Study, SEOG, state scholarships, institutional aid, and National Direct Student Loans. In addition to the increase in total GSL volume, the average level of borrowing rose 12 percent, from $1,773 in 1979-80 to $1,997 five years later.

College Work-Study

As with federal grants, College Work-Study constituted a smaller share of total financial aid in 1984-85 than in 1979-80. CWS amounted to 11 percent of all financial assistance at private black colleges in 1984-85, down from 17 percent five years earlier. Income from CWS averaged $892 in 1979-80 and $953 in 1984-85, up seven percent at a time when tuitions rose 63 percent. The proportion of UNCF students receiving Work-Study support declined from 46 percent in 1979-80 to 41 percent in 1984-85.

State Grants

Although federal grants and work-study declined in their relative importance in financial aid packages, state grants, at least in states where UNCF colleges are located, experienced a slight increase. State grants as a percentage of total financial assistance rose from nine percent of all financial assistance in 1979-80 to ten percent in 1984-85. Average awards rose 26 percent, from $713 in 1979-80 to $897 in 1984-85. Unlike the trend with Pell Grants and College Work-Study, state scholarships were reaching a larger percentage of UNCF students in 1984-85 than five years earlier—39 percent as compared with 30 percent in 1979-80.

Institutional Aid

Institutionally funded financial assistance remained relatively constant at approximately nine percent of all student financial assistance both in 1979-80 and again in 1984-85. Institutional grants were awarded to 19 percent of UNCF students in 1979-80 and 20 percent in 1984-85. Total institutional grant volume rose 39 percent, from $9,393,418 to $13,063,694. Even though the average award increased at a faster rate than federal or state grants—a substantial 36 percent, from $1,096 in 1979-80 to $1,487 in 1984-85—the increases still lagged behind the 63 percent increase in tuition during this period. While this increase does not match the increases in tuition charges or offset the losses in federal grant and work-study aid, the relative stability of direct institutional aid has been of critical importance to aid recipients and has helped fill a critical need gap.

These trends indicate that the relative decline in federal grant and work-study aid has brought many students into the GSL program, and created greater dependence on state scholarships and institutional grants.

"Since 1979-80, the availability of federal grant funds has diminshed steadily, and the relationship between grant and loan funds has shifted dramatically."

Conclusions

For more than a century, historically black independent colleges and universities have served students who have been inadequately or only partially served by other segments of American higher education.

In educating these students, historically black colleges have served the good of the nation. Especially today, as we enter the twenty-first century and an era based on knowledge, information-transfer, and technology, these colleges play an increasingly important role in the future of America.

The changing world economy features increased competition from abroad as well as new challenges at home. At the same time, the American population is becoming more diverse racially and is becoming bimodal in income, with the broad middle-class being replaced by a relatively few wealthy families and by large numbers of single-parent households and a growing number of children reared in poverty. An educated citizenry is essential to the strength of America's defense, to its business interests, and to its social welfare.

By 2000, the number of young adults available to fill the traditional entry-level and middle-management jobs will be shrinking. No longer can we afford to allow American youth to exist without an education commensurate with their talent. America's youth must realize their educational potential in order for America to compete successfully.

At the same time that the national need for an educated citizenry is increasing, and the important role of minority youth and the institutions that educate them is increasingly

"Examination of the demographic trends in America points to a national policy of divestiture in American youth."

evident, recent public policy decisions auger against needed increases in the educational level of minorities in America.

Because of the declining purchasing power of federal grants to low-income students, students from the most needy families now must face large debt burdens in order to attend college. Often, students must assume debt larger than their families' annual income to pay college expenses. Understandably, some students see debt as an unacceptable risk, limiting their options for education. Plans for graduate or professional education, or opportunities to choose occupations in teaching, social services, or the ministry often are limited because of such debt.

Examination of the demographic trends in America, the future of the American economy, and trends in the education of America's youth—particularly minority youth—points to a national policy of divestiture in the future of American youth. A renewed and greater investment in education is essential to assure an educated citizenry.

We are living in a time when the proportion of college-age youth that are low-income and minority is increasing steadily. By the year 2000, more than 30 percent of the college-age population will be minority, while today it is 25 percent. There will be an increasing pool of financial need in the college-age population at a time when the purchasing power of federal financial assistance is declining.

Since about 1979, we have witnessed the implications of these trends. While a larger percentage of black and Hispanic youth are graduating from high school, their college-going rate has declined sharply. If this trend continues, we will be a significantly less educated society in the year 2000. Unless the national investment in the education of minority youth is increased, the chance of their reaching their potential will be limited. We all will lose in the process.

Notes

1. See Jacqueline Fleming, *Blacks in College*, San Francisco: Jossey-Bass, 1985 and Walter Allen, *Gender and Campus Race Differences in Black Student Performance, Racial Attitudes and College Satisfaction*, Ann Arbor: University of Michigan, p. 19.

2. See Jacqueline Fleming, "Standardized Test Scores and the Black College Environment." N.Y.: United Negro College Fund Research Report, Volume X, November 1, 1986.

3. A. Astin, *The American Freshman: National Norms for Fall 1985*, Los Angeles: UCLA Higher Education Research Institute, 1985, pp. 44-59.

4. Astin, pp- 44-59.

APPENDIX A

Technical Report

THE UNCF/NIICU Student Aid Recipient Data Bank (SARD) contains data on individual student aid recipients attending historically black independent colleges and universities in 1983-84. These data were collected using the procedures described below.

Selection of Participating Institutions

NIICU has developed four Student Aid Recipient Data Banks (1978-79, 1979-80, 1981-82, and 1983-84) for students attending independent colleges and universities. In each of these surveys, a stratified random sample of institutions was selected to submit data for building the data base. In the UNCF/NIICU SARD, however, this procedure was deemed unnecessary since there were only 56 historically black independent colleges and universities in the population. Therefore, all 56 were asked to participate in the study.

Identification of the In-School Population

The population for this study was defined as all students attending historically black independent colleges and universities who received any form of student financial aid from any source during the 1983-84 academic year. Types included grants, work and loans; sources included federal, state, institutional, and private.

Selection of the In-School Sample

Each participating institution was asked to complete one survey form for each aid recipient, who was identified by using a random sampling procedure.

To assure that each college submitted data on enough student aid recipients to offer reliable in-school samples, the number of surveys requested from each college or university was set at 75. The validity and reliability of in-school samples was important because of plans to provide institutional analyses to each participating college and university. If a school had fewer than 75 recipients, 100 percent of the aid records became part of the study.

Construction of the Data Base

Returned survey forms were manually and mechanically edited for errors and omissions. Questionable data were confirmed or corrected by contacting the person in the financial aid office who submitted the data. Surveys with "bad data" (those which could not be corrected) were deleted from the data base.

Weighting the Data Base

The results presented in this report reflect weighted data, meaning our estimate of the finding *as if* we had collected data on 100 percent of the recipients attending all 56 historically black independent colleges and universities. This weighting procedure had two steps.

First, school weights were computed by dividing the number of aid recipients in each school by the number of surveys for that school in the data base. For example, if a school submitted 75 surveys representing 350 aid recipients, its school weight was 4.00 (300/75). Next, each college's data was weighed so that all colleges in the universe were represented. In this study, 38 institutions (68 percent) agreed to participate. (See Appendix B for a list of the colleges and universities that participated in the study.)

Survey Participants

Alabama
Oakwood College, Huntsville
Miles College, Birmingham
Stillman College, Tuscaloosa
Talladega College, Talladega
Tuskegee U., Tuskegee Institute

Arkansas
Philander Smith College, Little Rock

Florida
Bethune-Cookman College, Daytona Beach
Edward Walters College, Jacksonville
Florida Memorial College, Miami

Georgia
Atlanta University, Atlanta
Clark College, Atlanta
Morehouse College, Atlanta
Morris Brown College, Atlanta
Paine College, Augusta
Spelman College, Atlanta

Louisiana
Dillard University, New Orleans
Xavier University, New Orleans

Mississippi
Rust College, Holly Springs
Tougaloo College, Tougaloo

North Carolina
Barber-Scotia College, Concord
Bennett College, Greensboro
Johnson C. Smith University, Charlotte
Livingstone College, Salisbury

Ohio
Wilberforce University, Wilberforce

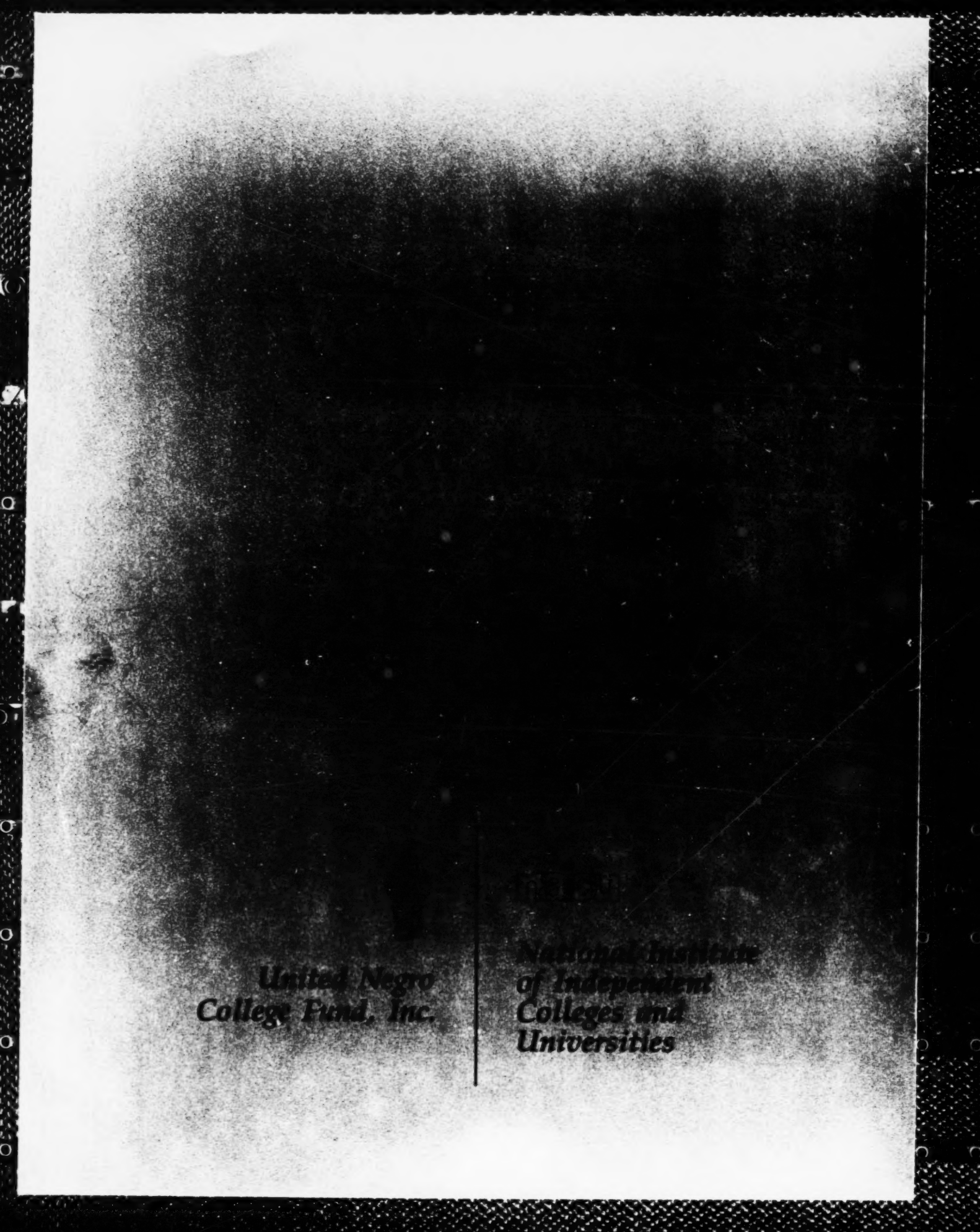
South Carolina
Benedict College, Columbia
Claflin College, Orangeburg
Morris College, Sumter
Voorhees College, Denmark
Clinton Junior College, Rock Hill*

Tennessee
Fisk University, Nashville
Knoxville College, Knoxville
Lane College, Jackson
LeMoyne-Owen College, Memphis
Morristown College, Morristown*

Texas
Texas College, Tyler
Wiley College, Marshall

Virginia
Saint Paul's College, Lawrenceville
Virginia Union University, Richmond

*Not a United Negro College Fund member institution.


United Negro
College Fund, Inc.
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